

**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3692
PATENT**

Attorney Docket No. 05793.3145-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Nathan T. Czyzewski et al.)	Group Art Unit: 3692
)	
Application No.: 10/823,540)	Examiner: Lindsay M. Maguire
)	
Filed: April 14, 2004)	
)	
For: SYSTEMS, METHODS AND)	Confirmation No.: 4427
COMPUTER READABLE MEDIA)	
FOR PROVIDING AND)	
MANAGING BALANCE)	
TRANSFER ACCOUNTS)	

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AFTER FINAL

In reply to the Final Office Action mailed September 15, 2008, and concurrent
with a Request for Continued Examination filed herewith, Applicants respond as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment sections of this paper.